

DEBTOR(S)) BK. NO. 18-81307
) (Chapter 13)
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NOTICE TO CREDITORS AND DEBTORS

Debtor Ronnie Jerome Eggerson
Debra Louise Eggerson

Case number 18-81307

NOTE: PLAN PAYMENTS TO THE TRUSTEE MUST BEGIN IMMEDIATELY FOR PLANS REQUIRING PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS OR LEASE PAYMENTS. IN THOSE CASES PROVIDING FOR EMPLOYER DEDUCTIONS, THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE BY MONEY ORDER OR CASHIER'S CHECK UNTIL THE EMPLOYER DEDUCTION BEGINS. IN CASES WITHOUT PRE-CONFIRMATION PAYMENTS, PLAN PAYMENTS MUST COMMENCE WITHIN 30 DAYS OF FILING OF THE PETITION. THE DEBTOR MUST MAKE DIRECT PAYMENT TO THE TRUSTEE UNTIL THE EMPLOYER DEDUCTION BEGINS.

PART 2. ORDER OF PAYMENT OF CLAIMS

Applicable Trustee fees shall be deducted pursuant to 28 U.S.C. § 586(e). Claims shall be paid in the following order; and, unless otherwise provided, claims within each class shall be paid pro rata:

1. Pre-confirmation payments for adequate protection or leases of personal property;
2. Minimum monthly payments to secured creditors listed in PART 6 of this plan, minimum arrearage payments and regular executory contract payments due on Executory Contracts and Leases in PART 7 of this plan, and minimum monthly payments on arrearages on 11 U.S.C. § 507(a)(1)(A) priority domestic support claims in PART 5(B) of this plan **[NOTE: IF THERE ARE NO MINIMUM ARREARAGE PAYMENTS OR REGULAR EXECUTORY CONTRACT PAYMENTS DESIGNATED IN THE PLAN, THOSE MONIES WILL BE DISTRIBUTED UNDER # 3 ON ATTORNEY FEES];**
3. The Debtor's attorney's fees and costs as approved by the Court **[NOTE: DEBTOR'S COUNSEL SHOULD NOT DESIGNATE A PER MONTH PAYMENT FOR ATTORNEY FEES. UNDER THIS ORDER OF PAYMENTS ALL FUNDS WILL BE CODED FOR ATTORNEY FEES AFTER THE BEFORE DISCUSSED MINIMUM MONTHLY PAYMENTS AND EXECUTORY CONTRACT PAYMENTS];**
4. After payments of the previously listed amounts in (1) through (3) above, additional funds will be distributed prorata to secured claims in **PART 6**, arrearages on Executory Contracts and Leases in **PART 7** of this plan and domestic support claims under 11 U.S.C. § 507(a)(1)(A) in **PART 5(B)** of this plan;
5. Other administrative expense claims under 11 U.S.C. § 503 and Chapter 7 Trustee compensation allowed under 11 U.S.C. § 1326(b)(3);
6. Other priority claims in the order specified in 11 U.S.C. § 507(a) including post-petition tax claims allowed under 11 U.S.C. § 1305;
7. Payments on co-signed unsecured claims listed in PART 8 of this plan;
8. General Unsecured Claims.

PART 3. §1326(A) PRE-CONFIRMATION ADEQUATE PROTECTION PAYMENTS & LEASE PAYMENTS

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee to the below listed creditors without entry of an order of the Court. The Debtor proposing pre-confirmation payments will **immediately** commence plan payments to the Trustee. Creditors must file a timely proof of claim to receive payment. Payments by the Trustee shall commence to these creditors within 30 days of the filing of the proof of claim unless the Trustee does not have funds available within 7 working days prior to the end of the 30-day period. Post-confirmation payments are provided for below in **PARTS 6** and **7** of this plan.

Creditor's Names and Full Address	Last Four Digits of Account Number	Date of Next Payment Due	Payment Amount
-NONE-			

PART 4. ADMINISTRATIVE CLAIMS

Trustee fees shall be deducted from each payment received by the Trustee.

Neb. R. Bankr. P. 2016-1(A)(4) and **Appendix "K"** provide for the maximum allowance of Chapter 13 attorney fees and expenses [Standard Allowable Amount "SAA"] which may be included in a Chapter 13 Plan. Additional fees or costs in excess of this amount must be approved through the "ALC" Fees process or a separate fee application. Fees and costs requested for allowance are as follows:

"SAA" Fees Requested	Fees Received Prior to Filing	Balance of "SAA" Fees to Be Paid in Plan
\$3,700.00	\$24.00	\$3,676.00
"SAA" Costs Requested	Costs Received Prior to Filing	Balance of "SAA" Costs to Be Paid in Plan

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\$200.00	\$0.00	\$200.00
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PART 5 PRIORITY CLAIMS

11 U.S.C. § 1322(a) provides that all claims entitled to priority under 11 U.S.C. § 507(a) shall be paid in full in deferred cash payments unless the holder of a particular claim agrees to a different treatment of such claim except for a priority claim under 11 U.S.C. § 507(a)(1)(B). It is further provided that any and all pre-petition penalties, and post-petition penalties and interest, which have attached or will be attached to any such claim, shall be treated as a general unsecured claim and not entitled to priority. Such claims are as follows:

A. Domestic Support Obligations

- 1) ☒ None. If "None" is checked, the rest of § 5(A) need not be completed or reproduced

B. Arrearages Owed to Domestic Support Obligation Holders Under 11 U.S.C. § 507(a)(1)(A)

- 1) ☒ None. If "None" is checked, the rest of § 5(B) need not be completed or reproduced.

C. Domestic Support Obligations Assigned To Or Owed To A Governmental Unit Under 11 U.S.C. § 507(a)(1)(B)

- 1) ☒ None. If "None" is checked, the rest of § 5(C) need not be completed or reproduced.

A. D. Priority Tax Claims Including Post-Petition Tax Claims Allowed Under 11 U.S.C. § 1305

- 1) ☐ None. If "None" is checked, the rest of § 5(D) need not be completed or reproduced.
2) Name of Creditor, estimated arrearage claim, and any special payment provisions:

Federal: \$759.08	State: \$	Total: \$759.08
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E. Chapter 7 Trustee Compensation Allowed Under 11 U.S.C. § 1326(b)(3)

- 1) ☒ None. If "None" is checked, the rest of § 5(E) need not be completed or reproduced.

F. Other Priority Claims: Provisions for treatment in Part 11 of plan.

PART 6. SECURED CLAIMS

**A. Home Mortgage Claims
(including claims secured by real property which the debtor intends to retain)**

- 1) ☐ None. If "None" is checked, the rest of § 6(A) need not be completed or reproduced.
2) Unless otherwise provided in this plan, Debtor shall pay all post-petition mortgage payments directly to each mortgage creditor as those payments ordinarily come due beginning with the first due date after the case is filed and such creditor shall retain any lien securing its claim. Any pre-petition arrearage shall be paid through this Chapter 13 plan with interest as provided below. The amount of pre-petition arrears is determined by the proof of claim, subject to the right of the Debtor to object to the amount set forth in the claim.

Name of Creditor	Property Description	Estimated Pre-petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, If Any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount on Pre-petition Arrears	Total Payments on Pre-petition Arrears Plus Interest
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Name of Creditor	Property Description	Estimated Pre-petition Arrearage	Pre-confirmation Interest Rate & Dollar Amount Limit, If Any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount on Pre-petition Arrears	Total Payments on Pre-petition Arrears Plus Interest
1. Statebridge Company	8708 North 52nd Avenue Omaha, NE 68154 Douglas County Legal Description: Raven Oaks, L15 Block 7 Purchased 06/01/98 for \$131,500.00 Douglas County Assessor Value \$273,000	\$15,000.00	0.00% \$0.00	10.00%	\$	\$19,928.14

3) The following claims secured by real property shall be paid in full through the Chapter 13 Plan:

Name of Creditor	Property Description	Pre-confirmation Interest Rate & Dollar Amount Limit, if any	Post-confirmation Interest Rate	Minimum Monthly Payment Amount	Total Payments Plus Interest
-NONE-					

B. Post-Confirmation Payments to Creditors Secured by Personal Property. Post-confirmation payments to creditors holding claims secured by personal property shall be paid as set forth in subparagraphs (1) and (2):

1) **Secured Claims to which § 506 Valuation is NOT applicable:**

a. ☒ None. If "None" is checked, the rest of § 6(B)(1) need not be completed or reproduced.

2) **Secured Claims to which § 506 Valuation is applicable:**

a. ☒ None. If "None" is checked, the rest of § 6(B)(2) need not be completed or reproduced.

C. Surrender of Property

1) ☒ None. If "None" is checked, the rest of § 6(C) need not be completed or reproduced.

D. Lien Avoidance and Lien Stripping

1) ☒ None. If "None" is checked, the rest of § 6(D) need not be completed or reproduced.

PART 7. EXECUTORY CONTRACTS/LEASES

A. The Debtor assumes the executory contract/lease referenced below and provides for the regular contract/lease payment to be included in the Chapter 13 plan. All other executory contracts and unexpired leases are rejected. Any pre-petition arrearage will be cured in monthly payments as noted below:

B. Check One

1) ☒ None. If "None" is checked, the rest of § Part 7 need not be completed or reproduced.

PART 8. CO-SIGNED UNSECURED DEBTS

A. ☒ None. If "None" is checked, the rest of § Part 8 need not be completed or reproduced.

PART 9. UNSECURED CLAIMS

A. Allowed unsecured claims shall be paid pro rata from all remaining funds.

PART 10. ADDITIONAL PROVISIONS

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- A. If there are no resistances/objections to confirmation of this plan or after all objections are resolved, the Court may confirm the plan without further hearing.
- B. Property of the estate, including the Debtor's current and future income, shall revert in the Debtor at the time a discharge is issued, and the Debtor shall have the sole right to use and possession of property of the estate during the pendency of this case.
- C. In order to obtain distributions under the plan, a creditor must file a proof of claim no later than 70 days after the filing of the petition except as provided in Rule 3002(c) of the Federal Rules of Bankruptcy Procedure.
- D. Unless otherwise provided in this plan or ordered by the Court, the holder of each allowed secured claim provided for by the plan shall retain its lien securing such claim as provided in 11 U.S.C. § 1325(a)(5)(B).
- E. After the bar date to file a proof of claim for non-governmental units passes, limited notice/service is approved for all post confirmation pleadings. Pleadings shall include applications for fees, amended plans and motions. Pleadings shall be served on all parties in interest. For purposes of this limited notice provision, a party in interest is a party whose interest is directly affected by the motion, a creditor who has filed a proof of claim, a party who has filed a request for notice, any governmental agency or unit that is a creditor and all creditors scheduled as secured or priority creditors. Any pleading filed with limited notice shall include a certificate of service specifically stating it was served with limited notice on all parties in interest pursuant to Neb. R. Bankr. P. 9013-1(E)(1). **Failure to comply shall result in deferral of the motion until a proper certificate of service is filed.**

PART 11. NONSTANDARD PROVISIONS

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Local Form Plan or deviating from it. **Nonstandard provisions set out elsewhere in this plan are ineffective and void.**

The following plan provisions will be effective only if there is a check in the box "included" at the end of the opening **Notice to Creditors and Debtors** of this plan.

The Debtors will continue to pay their student loans outside the Chapter 13 Plan. The Trustee will not distribute any funds to the student loan Providers from the plan payment.

NOTICE OF RESISTANCE DEADLINE

ANY RESISTANCE TO THIS PLAN OR REQUEST FOR A HEARING MUST BE FILED IN WRITING WITH THE BANKRUPTCY CLERK'S OFFICE (SEE ORIGINAL NOTICE OF BANKRUPTCY FOR ADDRESS) AND SERVED ON THE ATTORNEY FOR THE DEBTOR AT THE ADDRESS LISTED BELOW (OR SERVED ON THE DEBTOR, IF NOT REPRESENTED BY AN ATTORNEY), ON OR BEFORE:

November 6, 2018

IF A TIMELY RESISTANCE OR REQUEST FOR A HEARING IS FILED AND SERVED, THE BANKRUPTCY COURT WILL HANDLE THE RESISTANCE IN ACCORDANCE WITH NEB. R. BANKR. P. 3015-2. IF THERE ARE NO OBJECTIONS TO THE PLAN AS FILED, THE COURT MAY CONFIRM THE PLAN WITHOUT FURTHER HEARING.

CERTIFICATE OF SERVICE

On September 17, 2018, the undersigned mailed a copy of this plan to all creditors, parties in interest and those requesting notice by regular United States mail, postage prepaid. The parties to whom notice was mailed are either listed below or on the attached mailing matrix. The undersigned relies on the CM/ECF system of the United States Bankruptcy Court to provide service to the following: Kathleen A. Laughlin, Standing Chapter 13 Trustee District of Nebraska

Ronnie & Debra Eggerson, Debtor(s)

By: /s/ Samuel J. Turco, Jr.
Samuel J. Turco, Jr. #19892
3006 South 87th Street
Omaha, NE 68124
(402) 614-7171
(402) 939-0960
Sam.Turco@SamTurcoLawOffices.com

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 Debra Louise Eggerson

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By filing this document, the Attorney for the Debtor(s) or the Debtor(s) themselves, if not represented by an attorney certify(ies) that wording and order of the provisions in this Chapter 13 plan are identical to those contained in the Local Chapter 13 Plan for the United States Bankruptcy Court for the District of Nebraska, other than any nonstandard provisions included in **PART 11** of this plan.

Ronnie Jerome Eggerson
8708 North 52nd Street
Omaha, NE 68152

Debra Louise Eggerson
8708 North 52nd Street
Omaha, NE 68152

Chase Card Services
Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Citibank/The Home Depot
Attn: Recovery/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Comenity Bank / The Limited
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenity Bank/Gordmans
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenity Bank/youngers
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Comenitybank/New York
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218

Dept of Ed / Navient
Attn: Claims Dept
Po Box 9635
Wilkes Barr, PA 18773

Dish Network
1675 Larimer Street
Denver, CO 80202

Diversified Consultants, Inc.
Attn: Bankruptcy
Po Box 551268
Jacksonville, FL 32255

Douglas County Attorney
428 Hall Of Justice
Omaha, NE 68183

Douglas County Treasurer
1819 Farnam St H03
Omaha, NE 68183

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256

FedLoan Servicing
Attn: Bankruptcy
Po Box 69184
Harrisburg, PA 17106

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Kohls/Capital One
Kohls Credit
Po Box 3120
Milwaukee, WI 53201

Locher Pavelka Dostal et al
200 The Omaha Club
2002 Douglas Street
Omaha, NE 68102

Merchants Credit Adjusters
c/o John Reefer III
1904 Farnam St., Ste. 700
Omaha, NE 68102

Midwest Asset Control
c/o Mark A Smith
6910 Pacific St. Ste. 425
Omaha, NE 68106

Navient
Attn: Bankruptcy
Po Box 9000
Wiles-Barr, PA 18773

Nebraska Department Of Revenue
Attn: Bankruptcy Unit
PO Box 94818
Lincoln, NE 68509-4818

SN Servicing
323 Fifth Street
Eureka, CA 95501

Statebridge Company
5680 Greenwood Plazabld
Greenwood Village, CO 80111

Debtor	Ronnie Jerome Eggerson Debra Louise Eggerson	Case number	18-81307
Synchrony Bank/ Old Navy Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	Synchrony Bank/Amazon Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	Synchrony Bank/TJX Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896	
Target Attn: Bankruptcy Dept Target Card Servic Po Box 9475 Minneapolis, MN 55440	U.S. Department of Education Ecmc/Bankruptcy Po Box 16408 Saint Paul, MN 55116	Von Maur Attn: Bankruptcy 727 Veterans Memorial Parkway Davenport, IA 52806	
Wells Fargo Bank Attn: Bankruptcy Dept Po Box 6429 Greenville, SC 29606			

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